

Please amend the claims as follows:

1. (Currently Amended) A handheld device, comprising:  
removable, replaceable, and upgradeable modules including a removable, replaceable, upgradeable, and re-writeable Personal Universal Memory card capable of receiving and storing information associated with a user from a server;  
and  
a motherboard having sockets to accept the replaceable, and upgradeable modules, including at least one of: Central Processing Unit (CPU), graphics and sound controller, and system memory, wherein, based on the information associated with the user and on the user-determined hardware configuration of the device through user-selected replaceable, and upgradeable modules, the server determines and downloads only applications that can be supported by the user-determined configuration of removable, replaceable, and upgradeable modules.
2. (Original) The apparatus of claim 1, wherein the Personal Universal Memory card is used as an identification card for interaction with a device that requires user information.
3. (Original) The apparatus of claim 1, wherein the Personal Universal Memory card is used to customize a device to the needs of the consumer.
4. (Original) The apparatus of claim 1, wherein the Personal Universal Memory card is credit-card-sized.
5. (Original) The apparatus of claim 1, wherein the Personal Universal Memory card is used as a credit card, debit card, or ATM card.
6. (Original) The apparatus of claim 1, wherein the Personal Universal Memory card contains a cryptographic key.
7. (Original) The apparatus of claim 5, wherein the cryptographic key protects the user's privacy during use.
8. (Original) The apparatus of claim 5, wherein the cryptographic key is used to securely store the user's biometric scan on the Personal Universal Memory card for later comparison against user scans conducted for activating a user-session or for conducting transactions.

9. (Original) The apparatus of claim 1, wherein the motherboard has a central processing unit (CPU) socket to accept the removable, replaceable, and upgradeable central processing unit.
10. (Original) The apparatus of claim 1, wherein the motherboard has a Random Access Memory socket to accept the removable, replaceable, and upgradeable Random Access Memory module.
11. (Original) The apparatus of claim 1, wherein the motherboard has a Read Only Memory socket to accept the removable, replaceable, and upgradeable Read Only Memory module.
12. (Original) The apparatus of claim 1, wherein the motherboard has a sound module socket, further comprising a removable, replaceable, and upgradeable sound module adapted to be plugged into the sound module socket.
13. (Original) The apparatus of claim 1, wherein the motherboard has a graphics module socket, further comprising a removable, replaceable, and upgradeable graphics module adapted to be plugged into the graphics module socket.
14. (Original) The apparatus of claim 1, wherein the motherboard has a wireless module socket, further comprising a removable, replaceable, and upgradeable wireless module adapted to be plugged into the wireless module socket.
15. (Original) The apparatus of claim 1, wherein the motherboard has a biometric scanner socket, further comprising a removable, replaceable, and upgradeable biometric scanner adapted to be plugged into the biometric scanner socket.
16. (Original) The apparatus of claim 1, further comprising a card-reader slot to accept the removable, replaceable, re-writeable, and upgradeable Personal Universal Memory card.
- 17-20 (Canceled).

electrical connections made to the component connector, and then notifies a hot-plug controller that a new component module is available for use in the computer system. The hot-pluggable component module, such as a memory module, may be used by the computer system as a replacement for a defective module, upgrade and/or addition without disturbing normal operation of the computer system.

Turning now to independent claim 1 which was rejected under 35 U.S.C. 103(a) as being unpatentable over Odinak et al. (U.S. Pub. 2002/0173889, hereafter "Odinak"). As per claim 1, the Office Action asserted that:

Odinak teaches the following: "A handheld device" (See Page 1, [0011] element 11 wherein Odinak's PDA is equivalent to Applicant's handheld device), comprising: "removable, replaceable, and upgradeable modules including a removable, replaceable, upgradeable, and re-writeable Personal Universal Memory card capable of receiving and storing information" (See page 1, [0006] and [0011] and Page 2, [0025] wherein Odinak's upgradeable, removable and replaceable module and a plug-in memory for storing personalized settings and programs is equivalent to Applicant's removable, replaceable, and upgradeable modules including a removable, replaceable, upgradeable, and re-writeable Personal Universal Memory card capable of receiving and storing information); and "a motherboard having sockets to accept the replaceable and upgradeable modules (See page 1, [0006] and [0011] and Page 2 [0025] wherein Odinak's upgradeable, removable and replaceable module and a plug for being inserted into a PDA is equivalent to Applicant's a motherboard having sockets to accept the replaceable, and upgradeable modules).

Applicant respectfully traverses the Section 103(a) rejection. Applicant notes that the present rejection does not establish *prima facie* obviousness under 35 U.S.C. § 103 and M.P.E.P. §§ 2142-2143. The Examiner bears the initial burden to establish and support *prima facie* obviousness. *In re Rinehart*, 189 U.S.P.Q. 143 (CCPA 1976). To establish *prima facie* obviousness, three basic criteria must be met. M.P.E.P. § 2142.

First, the Examiner must show some suggestion or motivation, either in the cited references or in the knowledge generally available to one of ordinary skill in the art, to modify the reference so as to produce the claimed invention. M.P.E.P. § 2143.01; *In re Fine*, 5 U.S.P.Q.2d 1596 (Fed. Cir. 1988). Second, the Examiner must establish that there is a reasonable expectation of success for the modification. M.P.E.P. § 2142. Third, the Examiner must establish that the prior art references teach or suggest all the claim limitations. M.P.E.P. §2143.03; *In re Royka*, 180 U.S.P.Q. 580 (CCPA 1974).

Finally, the teachings, suggestions, and reasonable expectations of success must be found in the prior art, rather than in Applicant's disclosure. *In re Vaeck*, 20 U.S.P.Q.2d 1438 (CAFC 1991).